

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
FAYETTEVILLE DIVISION**

In re:

Mario Sentrell Monroe,

Case No.:21-02808-5-PWM

Soc. Sec. No. xxx-xx-5864

Mailing Address: 224 Yellowfoot Drive, Raeford, NC 28376-

Chapter 13

Debtor.

NOTICE OF RESCHEDULED CONFIRMATION HEARING

Please take notice that the confirmation hearing in this case has been re-scheduled to the following date, time and place:

Date: **May 17, 2022**

Time: **10:30 a.m.**

Place: **United States Courthouse, 3rd Floor, 301 Green Street, Fayetteville, NC 28302**

Attached please find a copy of the proposed Chapter 13 Plan (as amended).

Please take further notice that objections, if any, you may have to the amended plan must be filed at least seven (7) days before this re-scheduled confirmation hearing date.

Date: 4/25/22

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA (NC EXEMPTIONS)
Fayetteville DIVISION

Fill in this information to identify your case:

Debtor 1	Mario Sentrell Monroe		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
Case number:	21-02808-5		
(If known)			

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed.
2.1, 2.3, 3.3, 3.4, & 4.2

AMENDED CHAPTER 13 PLAN

Part 1: Notices

Definitions: Definitions of several terms used in this Plan appear online at https://www.nceb.uscourts.gov/local_forms under the heading "Chapter 13 Plan Definitions." These definitions also are published in the Administrative Guide to Practice and Procedure for the United States Bankruptcy Court for the Eastern District of North Carolina.

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on this form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with Local Rules and judicial rulings may not be confirmable.

To Creditors: **Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated if the plan is confirmed.** You should read this plan carefully and discuss it with your attorney if you have an attorney in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the United States Bankruptcy Court for the Eastern District of North Carolina ("Court"). **The Court may confirm this plan without further notice if no objection to confirmation is filed.** In addition, you may need to file a timely proof of claim in order to be paid under any confirmed plan.

Only allowed claims will receive a distribution from the Trustee, and all payments made to creditors by the Trustee shall be made in accordance with the Trustee's customary distribution process. When required, preconfirmation adequate protection payments shall be paid in accordance with Local Rule 3070-1(c). Unless otherwise ordered by the Court, creditors not entitled to adequate protection payment will receive no disbursements from the Trustee until after the plan is confirmed.

The following matters may be of particular importance to you. ***Debtors must check one box on each line of §§ 1.1, 1.2, and 1.3, below, to state whether or not the plan includes provisions related to each item listed. If an item is checked "Not Included," or if neither box is checked, or if both boxes are checked, the provision will not be effective, even if set out later in the plan.***

1.1	A limit on the amount of a secured claim, set out in Section 3.3, which may result in a secured claim being treated as only partially secured or wholly unsecured. This could result in the secured creditor receiving only partial payment, or no payment	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.5.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 The Debtor(s) shall make regular payments to the Trustee as follows:

\$ 614.00 per Month for 3 months then
 \$ 666.00 per Month for 2 months then
 \$ 661.00 per Month for 31 months

(Insert additional line(s), if needed.)

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2.2 Additional payments. (Check one.)

- ☒ **None.** (If "None" is checked, the rest of this section need not be completed.)
- ☐ **The Debtor(s) will make additional payment(s) to the Trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment. (Insert additional rows, if needed.)**

2.3 The total amount of estimated payments to the Trustee is \$ 23,665.00.**2.4 Adjustments to the Payment Schedule/Base Plan (Check one).**

- ☐ **None.**
- ☒ **Confirmation of this plan shall not prevent an adjustment to the plan payment schedule or plan base.** The Trustee or the Debtor(s) may seek to modify the plan payment schedule and/or plan base within 60 days after the governmental bar date to accommodate secured or priority claims treated in Parts 3 or 4 of this Plan. This provision shall not preclude the Debtor or the Trustee from opposing modification after confirmation on any other basis.

2.5 Applicable Commitment Period, Projected Disposable Income, and "Liquidation Test."

The Applicable Commitment Period of the Debtor(s) is **36** months, and the projected disposable income of the Debtor(s), as referenced in 11 U.S.C. § 1325(b)(1)(B), is \$ **0.00** per month. The chapter 7 "liquidation value" of the estate of the Debtor(s), as referenced in 11 U.S.C. § 1325(a)(4), refers to the amount that is estimates to be paid to holders of non☐priority unsecured claims. In this case, this amount is \$ **0.00**

Part 3: Treatment of Secured Claims**3.1 Lien Retention.**

The holder of each allowed secured claim provided for below will retain the lien on the property interest of the Debtor(s) or the estate until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) discharge of the Debtor(s) under 11 U.S.C. § 1328.

3.2 Maintenance of Payments and Cure of Default (if any) (Check one.)

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
- ☒ The current contractual installment payments will be maintained on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the Trustee ("Conduit") or directly by the Debtor(s), as specified below. Any arrearage listed for a claim below will be paid in full through disbursements by the Trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the Court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) will control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a timely filed proof of claim, the amounts stated below are controlling as to the current installment payment and arrearage. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the Court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be paid by the plan.

Creditor Name	Collateral	Current Installment Payment (including escrow)	Arrears Owed (if any)	Interest Rate on Arrearage (if applicable)
Dovenmuehle Mortgage, Inc.	224 Yellowfoot Drive Raeford, NC 28376 Hoke County FMV = \$220,000.00 - 6%	\$986.23 To be disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)	\$5,719.52	0.00%
Hoke County Tax Collector**	224 Yellowfoot Drive Raeford, NC 28376 Hoke County FMV = \$220,000.00 - 6%	Escrowed \$0.00 To be disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)	\$0.00	0.00%

Insert additional claims as needed.

- ☐ **Other.** (Check all that apply, and explain.) The Debtor(s):
- (a) ☐ do intend to seek a mortgage modification with respect to the following loan(s) listed above:

(b) ☒ do not intend to seek mortgage modification with respect to the following loan(s) listed above;

(c) ☐ intend to: _____

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3.3 Request for Valuation of Security and Modification of Undersecured Claims. *(Check one)*

☐ **None.** *If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

The remainder of this paragraph will be effective only if there is a check in the box "Included" in Part 1, § 1.1, of this plan, above.

Requests for Valuation of Collateral and Modification of Undersecured Claims for Real Estate may not be accomplished in this district in the absence of the filing and proper service of a motion and notice of motion specifically seeking such relief and giving the affected creditor the opportunity to object to the motion and request a hearing. Note that a separate motion must be brought if the collateral is real estate, but not if the collateral is personal property.

☒ The Debtor(s) request that the Court determine the value of the collateral securing each of the claims listed below. For each non-governmental secured claim listed below, the Debtor(s) propose to treat each claim as secured in the amount set out in the column headed "Amount of Secured Claim." For secured claims of governmental units, unless otherwise ordered by the Court, the value of the collateral listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary valuation amount listed below. For each listed claim, the amount of the secured claim will be amortized and paid with interest at the stated rate over the life of the plan. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's entire claim will be treated as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the Court, the amount of the creditor's total claim listed on its proof of claim controls over any contrary amount listed in this paragraph. Secured creditors entitled to pre-confirmation adequate protection payments will receive the same pursuant to E.D.N.C. LBR 3070-1(c).

Creditor Name	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Interest Rate
Carolina Title Loans, Inc.	\$1,300.00	2003 Chevrolet Trailblazer 189,678 miles Geico Insurance - Policy #0863 VIN #: 1GNDT13S43216 9045 FMV (For Exemption Purposes = \$1,020.00) FMV (For Plan 3.3 Purposes = \$50.00)	\$50.00	\$0.00	\$50.00	7.25%
Military Star	\$4,235.00	Electronics: Military Star (Purchased 12/2/2020, Payoff = \$1,285.42)	\$645.00	\$0.00	\$645.00	7.25%
Flagship Credit Acceptance	\$14,757.52	2010 Dodge Charger 113,256 miles Geico Insurance - Policy #0863 VIN # 2B3CA5CT7AH1 84722 FMV = Clean Trade - 20%	\$6,675.00	\$0.00	\$6,675.00	7.25%

Insert additional claims as needed.

3.4 Claims Excluded from 11 U.S.C. § 506(a). *(check one)*

☒ **None.** *If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*

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3.5 Avoidance of Judicial Liens or Nonpossessory, Nonpurchase-Money Security Interests.

(Check one)

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.**3.6 Surrender of Collateral.** (Check one.)☐ **None.** If "None" is checked, the rest of § 3.6 need not be completed or reproduced.☒ The Debtor(s) will surrender the collateral listed below that secures the creditor's claim. Upon confirmation of the plan, the automatic stay of 11 U.S.C. § 362(a) shall terminate as to the surrendered collateral and any co-debtor stay of 11 U.S.C. § 1301 shall terminate in all respects. No claim for a deficiency remaining due after the disposition of surrendered collateral will be allowed or paid unless the creditor timely files a proof of claim and, within 180 days after confirmation of the plan, amends the claim as necessary to show the remaining unsecured deficiency after the disposition of the surrendered collateral. Absent such timely filing and amendment of a claim, or an order by the Court extending the 180-day filing deadline, the surrender of the collateral shall be deemed in full satisfaction of the Debtor's contractual obligation to the creditor.

Creditor Name	Collateral
Navy Federal Credit Union***	Share Account/Right to Set Off: Navy Federal Credit Union *Debtor to Surrender*
Pentagon Federal Credit Union**	Share Account/Right to Set Off: Pentagon Federal Credit Union *Debtor to Surrender*
SEEDFI/CRB	Secured Savings Account: Seed Fi *Debtor to Surrender*
SF/Lead Bank	Secured Credit Card: Self Financial *Debtor to Surrender*
SF/Lead Bank	Certificate of Deposit: Self Financial *Debtor to Surrender*

Insert lines for additional creditors and collateral, as needed.

Part 4: Treatment of Fees and Priority Claims**4.1 General Treatment:** Unless otherwise indicated in this Part or in **Part 8, Nonstandard Plan Provisions**, the Trustee's fees and all allowed priority claims, will be paid in full without interest through Trustee disbursements under the plan.**4.2 Trustee's Fees:** Trustee's fees are governed by statute and orders entered by the Court and may change during the course of the case. The Trustee's fees are estimated to be 6.50 % of amounts disbursed by the Trustee under the plan and are estimated to total \$ 1,538.22 .**4.3 Debtor's Attorney's Fees.** (Check one, below, as appropriate.)☒ Debtor(s)' attorney has agreed to accept as a base fee \$ 6,813.00 , of which \$ 0.00 was paid prior to filing. The Debtor(s)' attorney requests that the balance of \$ 6,813.00 be paid through the plan.☐ The Debtor(s)' attorney intends to apply or has applied to the Court for compensation for services on a "time and expense" basis, as provided in Local Rule 2016-1(a)(7). The attorney estimates that the total amount of compensation that will be sought is \$____, of which \$____ was paid prior to filing. The Debtor(s)' attorney requests that the estimated balance of \$____ be paid through the plan.**4.4 Domestic Support Obligations ("DSO's").** (Check all that apply.)☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.**4.5 Priority Claims Other than Attorney's Fees and Those Treated in Section 4.4**☐ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.☒ Section 507(a) priority claims, other than attorney's fees and domestic support obligations are estimated to be as follows:

Creditor Name	Claim for:	Est. Claim Amt.
NC Department of Revenue **	Taxes and certain other debts	\$766.69

Part 5: Unsecured Non-priority Claims**5.1 General Treatment.** After confirmation of a plan, holders of allowed, non-priority unsecured claims that are not specially classified in § 5.2 below, will receive a pro rata distribution with other holders of allowed, non-priority unsecured claims from the higher of either the disposable income of the Debtor(s) over the applicable commitment period or liquidation test (see paragraph 2.5). Payments will commence after payment to the holders of allowed secured, arrearage, unsecured priority, administrative, specially classified unsecured claims, and the Trustee's fees.

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Except as may be required by the “disposable income” or “liquidation” tests, or as may otherwise be specifically set forth in this Plan, no specific distribution to general unsecured creditors is guaranteed under this Plan, and the distribution to such creditors may change depending on the valuation of secured claims (including arrears) and/or the amounts which will be paid to holders of priority unsecured claims under this Plan, both of which may differ from the treatment set forth in Parts 3 and 4 of this Plan based on claims filed by secured and priority creditors, or based on further orders of the Court.

5.2 Co ☐ Debtor and Other Specially Classified Unsecured Claims. (Check one.)

☒ **None.** If “None” is checked, the rest of Part 5 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are to be treated as specified. All other executory contracts and unexpired leases are rejected. Allowed claims arising from the rejection of executory contracts and unexpired leases shall be treated as unsecured non-priority claims under Part 5 of this Plan, unless otherwise ordered by the Court. (Check one.)**

☐ **None.** If “None” is checked, the rest of Part 6 need not be completed or reproduced.

[OR]

☒ The executory contracts and unexpired leases listed below will be assumed (“A”) or rejected (“R”), as specified below.

If assumed, post-petition installment payments on the claims listed below will be paid directly by the Debtor(s) according to the terms of the underlying contract. Any pre-petition arrears listed on an assumed executory contract/unexpired lease will be cured by payments disbursed by the trustee over the “Term of Cure” indicated, with interest (if any) at the rate stated.

Lessor/Creditor Name	Subject of Lease/Contract	A or R	Pre-petition Arrears to be Cured (if any)	Interest Rate On Arrears	Term of Cure (#of mos.)	Current Mo. Pmt.	Contract or Lease Ends (mm/yyyy)
Katapult Group, Inc.	Description: Rent to Own (Bunk Beds) Terms: \$226.00 per month Beginning Date: 9/2021 Debtor's Intention: Retain	A	\$0.00	0.00%	0	\$226.00	/ /

Insert additional leases or contracts, as needed.

Part 7: Miscellaneous Provisions**7.1 Vesting of Property of the Bankruptcy Estate: (Check one.)**

Property of the estate will vest in the Debtor(s) upon:

☐ plan confirmation.

☒ discharge

☐ other: _____

7.2 Possession and Use of Property of the Bankruptcy Estate: Except as otherwise provided or ordered by the Court, regardless of when property of the estate vests in the Debtor(s), property not surrendered or delivered to the Trustee (such as payments made to the Trustee under the Plan) shall remain in the possession and control of the Debtor(s), and the Trustee shall have no liability arising out of, from, or related to such property or its retention or use by the Debtor(s). The use of property by the Debtor(s) remains subject to the requirements of 11 U.S.C. Â§ 363, all other provisions of the Bankruptcy Code, Bankruptcy Rules, and Local Rules.**7.3 Rights of the Debtor(s) and Trustee to Object to Claims:** Confirmation of the plan shall not prejudice the right of the Debtor(s) or Trustee to object to any claim.**7.4 Rights of the Debtor(s) and Trustee to Avoid Liens and Recover Transfers:** Confirmation of the plan shall not prejudice any rights the Trustee or Debtor(s) may have to bring actions to avoid liens, or to avoid and recover transfers, under applicable law.**Part 8: Nonstandard Plan Provisions****8.1 Check “None” or List Nonstandard Plan Provisions.**

☐ **None.** If “None” is checked, the rest of Part 8 need not be completed or reproduced.

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The remainder of this Part 8 will be effective only if there is a check in the box "Included" in Part 1, § 1.3, of this plan, above.

Under Bankruptcy Rule 3015(c), nonstandard plan provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this E.D.N.C. Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective. The following are the nonstandard provisions of this plan:

Pre-petition arrearage: Unless otherwise ordered by the Court, the amount of pre-petition arrearage set forth on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) shall control over any contrary amount listed in section 3.2 of this plan.

Claim Objection Pending: Confirmation of the plan shall be without prejudice to the right of the Trustee and/or Debtor(s) to object to any claims. Any claims for which an objection is pending may not receive distributions from the Trustee until resolution of such objection. If the resolution of such objection alters the liquidation analysis, the necessary term of the plan, or the amount necessary for the monthly plan to be feasible, the Debtor(s), the Trustee, or the holder of an allowed unsecured claim shall not be precluded from seeking a modification of the plan pursuant to 11 U.S.C. §1329, as if such resolution of the claim objection had been obtained prior to confirmation.

Irregular Income: For purposes of 11 U.S.C. §1329, regular changes in the income of the Debtor(s), receipt of commissions, tax refunds and/or bonuses, or commencement of new employment shall not be considered anticipated. This is, however, without admission of whether or not such amounts or changes are substantial or otherwise reasonably necessary for the Debtor(s).

Consent Order Language: If any allowed claims that are filed after confirmation alters the amount necessary for the monthly plan to be feasible, modification of the plan to increase the Chapter 13 plan payments to accommodate payment of such claim, can be accomplished by Consent Order as long as no creditors are adversely affected.

Cram-Down 2nd Liens: If a creditor provided for as secured in Section 3.3 files an unsecured claim, the claim shall be treated as an unsecured claim and the lien shall be deemed satisfied and extinguished upon discharge pursuant to Fed. R. Bank. P. 5009(d).

Non-Purchase Money Security Interests: Valid Non-Purchase Money Security Interests in household goods and/or tools of trade not specifically provided for in Section 3.3, but for which a secured claim is filed will be valued at \$300.00 each payable to the Till interest rate as if set forth and included in Section 3.3.

Claims Filed As Unsecured: Any claim filed as unsecured shall be treated as such regardless of contrary treatment or classification in the plan. Such shall be without prejudice to the Debtor(s) subsequently objecting to the treatment of such claim as unsecured.

Valid Non-Purchase Money Security Interests in household goods and/or tools of trade will be valued at at \$300 each as if set forth and included in Section 3.3. All references to payment amounts in this document represent average estimated payments, subject to the filing of a valid Proof of Claim, possible objections thereto, and the Chapter 13 Trustee's customary distribution process.

Insert lines, as needed.

No additional plan provisions may follow this line or precede Part 9: Signature(s), which follows.

Part 9: Signatures

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Mario Sentrell Monroe

Mario Sentrell Monroe

Signature of Debtor 1

X _____

Signature of Debtor 2

Executed on December 17, 2021

Executed on _____

Debtor Mario Sentrell Monroe Case number _____

By signing and filing this document, the Debtor(s) certify that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in E.D.N.C. Local Form 113, other than any nonstandard provisions included in Part 8.

X /s/ Matthew Schmidt for LOJTO Date December 17, 2021
Matthew Schmidt for LOJTO 51842 MM/DD/YYYY
Signature of Attorney for Debtor(s)

If this document is also signed and filed by an Attorney for Debtor(s), the Attorney also certifies, that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in E.D.N.C. Local Form 113, other than any nonstandard provisions included in Part 8.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
FAYETTEVILLE DIVISION**

In re:

Mario Sentrell Monroe,

Case No.:21-02808-5-PWM

Soc. Sec. No. xxx-xx-5864

Chapter 13

Mailing Address: 224 Yellowfoot Drive, Raeford, NC 28376-

Debtor.

**CERTIFICATE REGARDING SERVICE OF AMENDED PLAN
AND NOTICE OF RESCHEDULED CONFIRMATION HEARING**

I, Charlene Ennemoser, certify, under penalty of perjury, that on 4/25/22, I served a copy of the **Chapter 13 Plan** (as amended) and a copy of the **Notice Of Rescheduled Confirmation Hearing**, upon the following:

By **automatic electronic noticing** to:

Joseph A. Bledsoe, III
Chapter 13 Trustee
Post Office Box 1618
New Bern, NC 28563-

By regular, **first class United States mail**, postage fully pre-paid, upon the following parties:

All creditors set forth on the attached mailing matrix.

Dated: 4/25/22

/s Charlene Ennemoser

Charlene Ennemoser

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
P.O. Box 2002
Allen, TX 75013-2002

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (ED)**
150 Fayetteville Street
Suite 2100
Raleigh, NC 27601-1461

North Carolina Dept. of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

U.S. Attorney General
U.S. Department of Justice
950 Pennsylvania Ave. NW
Washington, DC 20530-0001

American InfoSource LP as agent for
Verizon
Post Office Box 248838
Oklahoma City, OK 73124-8838

AT&T Mobility *****
c/o Bankruptcy
1801 Valley View Lane
Dallas, TX 75234

Big Picture Loan
P.O. Box 704
Watersmeet, MI 49969

Brock & Scott PLLC **
5431 Oleander Drive
Suite 200
Wilmington, NC 28403-5835

Brock & Scott, PLLC **
1315 Westbrook Plaza Drive
Winston Salem, NC 27103

Capital One (Checking Accounts)
Post Office Box 4139
Houston, TX 77210

Capital One **
Post Office Box 30285
Salt Lake City, UT 84130-0285

CarFinance Capital
Attn: Officer
7525 Irvine Center Drive Suite 250
Irvine, CA 92618

CarFinance Capital (DMV)
Post Office Box 278401
Sacramento, CA 95827-8401

Carolina Title Loans, Inc.
401 Highway 301 North
Dillon, SC 29536

Credit One Bank, N.A. ****
Post Office Box 98873
Las Vegas, NV 89193-8873

Department of Education/Navient **
Post Office Box 9635
Wilkes Barre, PA 18773-9635

Dovenmuehle Mortgage, Inc.
Mail Stop 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Fingerhut Advantage/Webbank
6250 Ridgewood Road
Saint Cloud, MN 56303

Fingerhut Credit Account Service***
c/o Web Bank
Post Office Box 1250
Saint Cloud, MN 56395-1250

First Premier
3820 N Louise Ave
Tape Only
Sioux Falls, SD 57107

First Premier Bank****
Post Office Box 5524
Sioux Falls, SD 57117-5524

Flagship Credit Acceptance***
Attn: Managing Agent
Post Office Box 1419
Chadds Ford, PA 19317

FNBM
P.O Box 98873
Las Vegas, NV 89193

Global Client Solutions LLC
4343 S 118th E Ave
Suite 220
Tulsa, OK 74146

GM Financial **
Attn: Managing Agent
Post Office Box 183593
Arlington, TX 76096-3593

Hoke County Tax Collector**
Post Office Box 217
Raeford, NC 28376-0217

Hunter Warfield **
4620 Woodland Corporate Boulevard
Tampa, FL 33614-2415

Insurance Co. Of the South
1904 Leland Dr SE
Marietta, GA 30067

Katapult Group, Inc.
Post Office Box 20019
4 East 27th St
New York, NY 10001

Kikoff Lending, LLC
75 Broadway Suite 226
San Francisco, CA 94111

LVNV Funding
55 Beattie Place
Suite 110
Greenville, SC 29601

Merrick Bank ***
Post Office Box 9201
Old Bethpage, NY 11804-9201

Military Star
3911 S. Walton Walker Boulevard
Dallas, TX 75265-0410

Mission Lane LLC
Post Office Box 105286
Atlanta, GA 30348

Mission Lane Tab Ban
101 2nd Street Ste 350
San Francisco, CA 94105

MoneyLion of North Carolina, LLC
Attn: Officer
Post Office Box 1547
Sandy, UT 84091

Moneylion, Inc.
30 W 21st St.
Floor 9
New York, NY 10010

Navient**
Dept. of Education Loan Svcs.
Post Office Box 9635
Wilkes Barre, PA 18773-9635

Navy Federal Credit Union***
Attn: Managing Agent/Bankruptcy
Post Office Box 3501
Merrifield, VA 22119-3501

NC Department of Revenue **
Attn: Bankruptcy Unit
Post Office Box 1168
Raleigh, NC 27602-1168

North State Acceptance
Attn: Managing Agent
Post Office Box 35417
Fayetteville, NC 28303

OneMain Financial **
Bankruptcy Dept.
P.O Box 6042
Sioux Falls, SD 57117-6042

Opensky
One Church Street
Rockville, MD 20850

Opensky
Post Office Box 9224
Old Bethpage, NY 11804

Pentagon Federal Credit Union**
Post Office Box 1432
Alexandria, VA 22313-2032

PRA Receivables Management LLC
c/o Portfolio Recovery Associates
PO Box 12914
Norfolk, VA 23541

Resurgent Capital Services L.P.****
Post Office Box 10497
Greenville, SC 29603-0497

SeedFi
268 Bush St., #4411
San Francisco, CA 94104

SEEDFI/CRB
650 California St
7th Floor
San Francisco, CA 94108

Self Financial, Inc.
515 Congress Ave
Ste 2200
Austin, TX 78701

SF/Lead Bank
200 N 3rd St.
Garden City, MO 64747

SF/Lead Bank
1801 Main Street
Kansas City, MO 64108

Time Financing Service
Post Office Box 35109
Fayetteville, NC 28303

US Department of Education**
Post Office Box 16448
Saint Paul, MN 55116-0448

US Department of Education****
Direct Loan Servicing Center
Post Office Box 5609
Greenville, TX 75403-5609

Verizon Wireless Bankruptcy Admin.*
500 Technology Drive, Suite 550
Weldon Spring, MO 63304

Veterans Administration (ED)**
Regional Office
251 North Main Street
Winston-Salem, NC 27155

Village Capital & Investment, LLC
Post Office Box
700 Eastgae Drive, Suite 310
Mount Laurel, NJ 08054

William F. Hill **
Post Office Box 2517
708 Cromwell Drive, Suite A
Greenville, NC 27836